STATUS OF CLAIMS

1. (currently amended) A method of creating <u>an online marketing environment (OLME)</u> <u>comprising the steps of providing</u> a ~~Web-based~~ community of reverse credit auctions <u>including</u> <u>borrowers and lenders connected to a computer network through their respective computing devices,</u> in which ~~the~~ <u>each</u> auction includes a ~~borrowers~~ <u>who</u> presents ~~their~~ <u>the buyer's</u> credit needs and collaterals and <u>a subgroup of</u> the lenders, <u>which may include all of the lenders, who</u> analyze ~~those~~ ~~projects~~<u>the auctions</u> on a caveat emptor basis and compete ~~through~~ <u>to provide credit to the borrower</u> <u>in an auction by adjusting</u> the interest rates <u>offered to the borrower.</u>

2. (currently amended) The method of claim 1~~,~~, wherein ~~the~~ <u>at least one of the</u> ~~Lenders~~<u>lenders</u> ~~are~~<u>is one of an</u> individual investors <u>and a non-professional investor.</u>

3. (currently amended) The method of claim 1~~,~~, wherein ~~the Lenders are~~<u>at least one of the lenders</u> <u>is a</u> ~~Professional~~<u>professional</u> ~~Investors~~<u>investor.</u>

4. (currently amended) The method of claim 1~~,~~, wherein <u>at least a one of</u> the borrowers ~~are those~~ ~~with~~<u>comprises one of an entity having</u> access to finance from the traditional non collateralized financial markets, ~~or those with~~<u>an entity having</u> current access to the traditional ~~Asset~~<u>asset</u> ~~Based~~ based ~~Financial~~<u>financial</u> ~~Market~~<u>market</u> ~~or those~~<u>and an entity</u> with a <u>relatively</u> weaker credit profile~~, such as start-up companies, under-capitalized or under-collateralized ventures~~.

5. (currently amended) The method of claim 1~~,~~, wherein there ~~are~~<u>is at least</u> one ~~or more~~ support players <u>connected to the network through a respective computing device,</u> ~~such as~~<u>the support player</u> <u>being an entity from the group consisting of: credit rating companies and personal credit rating</u> <u>companies, personal referents, guarantors, independent credit analysts, trustees, brokers, insurance</u> <u>companies, preferred banks, preferred auditing firm, title searchers and registrars, preferred legal</u> <u>advisor, preferred mediation services</u>~~Credit Rating Companies and Personal Credit Rating~~ ~~companies, Personal referents, Guarantors, Independent Credit Analysts, Trustees, Brokers,~~

~~Insurance Companies, Preferred Banks, Preferred Auditing Firm, Title Searchers and Registrars, Preferred Legal Advisor, Preferred Mediation Services.~~

6. (currently amended) The method of claim 1~~,~~, wherein ~~the~~ at least one auction is Dutch

7. (currently amended) The method of claim 1, wherein ~~the~~ at least one auction is English.

8. (currently amended) The method of claim 1, wherein ~~the~~ at least one auction is split

9. (currently amended) The method of claim 1. wherein ~~the~~ at least one auction is bulk.

10. (currently amended) The method of claim 1~~,~~, wherein income is earned by an entity participating in the OLME from at least one of the following revenue sources ~~are~~ (i) ~~Auction~~ auction fees, (ii) ~~I~~income sharing schemes with ~~Support~~ support ~~Services~~ services ~~Providers~~providers, and (iii) ~~other sources (such as~~ advertising, and e-commerce sharing schemes~~,~~ ~~etc.~~).

11. (currently amended) The method of claim 1~~,~~, wherein the borrowers ~~will~~ pertain to ~~the~~ a Secondary Market.

12. (currently amended) The method of claim 1~~,~~, wherein ~~the~~ at least one loan received by a borrower~~loans will~~ falls in the category of ~~Ecological~~ ecological ~~Credits~~credits, ~~such as~~ ~~e~~Islamic finance, a green loan, a non-belic loans, or a third world aid loans~~, etc~~.

13. (currently amended) The method of claim 1~~,~~, wherein at least one loan received by a borrower~~the loans will~~ falls in the category of ~~City~~ city ~~similar~~ or public debt financing~~: Similarly to the ecological credits, our model will be ideal for placing public debt among individuals, thus strengthening the bond between the city and its community~~.

14. (currently amended) The method of claim 1, wherein at least one loan received by a borrower is the loans will be designed for ~~Credit~~ credit ~~Card~~ card ~~Financing~~financing: i.e., so that the ~~Lenders~~ lenders ~~will~~ compete ~~amongst~~ themselves to lend money to cardholders within a system whereby purchases done by credit card can generate an automatic insertion and auction in ~~our site~~the OLME.

15. (currently amended) The method of claim 1, wherein the OLME ~~becomes an arena for~~includes a double auction foreign ~~currencies~~ currency exchange.